

CENTRAL VALLEY COMMUNITY BANCORP

	CPP Disbursement Date 01/30/2009	RSSD (Holding Company) 2935405	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$765	\$777	1.6%		
Loans	\$460	\$432	-6.0%		
Construction & development	\$52	\$32	-38.0%		
Closed-end 1-4 family residential	\$31	\$30	-0.3%		
Home equity	\$35	\$28	-18.3%		
Credit card	\$1	\$1	-9.1%		
Other consumer	\$11	\$9	-22.4%		
Commercial & Industrial	\$83	\$73	-12.0%		
Commercial real estate	\$178	\$176	-1.4%		
Unused commitments	\$131	\$124	-5.5%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$117	\$108	-7.9%		
Asset-backed securities	\$0	\$0			
Other securities	\$80	\$83	4.1%		
Cash & balances due	\$48	\$100	107.4%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$670	\$676	0.9%		
Deposits	\$641	\$652	1.6%		
Total other borrowings	\$19	\$14	-26.3%		
FHLB advances	\$19	\$14	-26.3%		
Equity					
Equity capital at quarter end	\$95	\$101	6.4%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$17	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.2%	9.3%	--		
Tier 1 risk based capital ratio	12.1%	13.9%	--		
Total risk based capital ratio	13.4%	15.2%	--		
Return on equity ¹	2.4%	2.7%	--		
Return on assets ¹	0.3%	0.4%	--		
Net interest margin ¹	4.9%	4.5%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	53.8%	59.3%	--		
Loss provision to net charge-offs (qtr)	106.4%	90.7%	--		
Net charge-offs to average loans and leases ¹	2.3%	0.9%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	19.9%	24.4%	0.5%	2.1%	--
Closed-end 1-4 family residential	1.6%	10.4%	2.2%	0.0%	--
Home equity	0.0%	1.7%	0.0%	0.3%	--
Credit card	0.0%	0.0%	0.8%	0.5%	--
Other consumer	0.2%	0.0%	0.8%	4.0%	--
Commercial & Industrial	2.9%	2.0%	0.7%	0.4%	--
Commercial real estate	3.2%	3.2%	0.5%	0.0%	--
Total loans	4.1%	4.3%	0.6%	0.3%	--